

### **EXAMINER'S AMENDMENT**

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Brad Edelman on October 27, 2008.

The application has been amended as follows:

In the claims:

37. (currently amended) A computer-readable storage medium including instructions stored there on for performing a method, when executed by a processor, for providing messages to a user located at a client system attached to a network while the client system is displaying a web page associated with a web site provided by a web server through the network, the method comprising:

obtaining a financial account limit and an outstanding balance of a financial account associated with the user;

determining that the user is attempting to purchase an item from the web site using the financial account;

analyzing a cost of the item against the financial account limit associated with the financial account;

determining whether the sum of the cost of the item and the outstanding balance exceeds the financial account limit; and

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prior to the item being purchased, presenting a message for display along with the web page based on a determination that the sum of the cost of the item and the outstanding balance does not exceed the financial account limit, wherein the message includes an indication reflecting a new outstanding balance that will be associated with the financial account after the user purchases the item from the web site using the financial account, and

presenting a message for display along with the web page based on a determination that the sum of the cost of the item and the outstanding balance exceeds the financial account limit, wherein the message includes an indication that if the second item is purchased, the financial account limit will be exceeded, and an indication that the second item may be purchased at an alternate web site for an amount lower than that offered by the web site.

### **CONCLUSION**

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JASON B. DUNHAM whose telephone number is (571)272-8109. The examiner can normally be reached on M-F, 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jeff Smith can be reached on 571-272-6763. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Jeffrey A. Smith/  
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JBD  
Patent Examiner